

Sandy City's Citizen Corps Council



Sandy City recently established a Citizens Corps Council to provide additional support to its Community Emergency Response Team (CERT) and Neighborhood Watch program which are already in place. The mission of the Citizen Corps Council is to harness the power of every individual through education, training, and volunteer service; to make communities safer, stronger, and better prepared to respond to the threats of terrorism, crime, public health issues, and disasters of all kinds. Citizen Corps programs include:

- ❑ The Community Emergency Response Team (CERT) program.
- ❑ The Neighborhood Watch Program.
- ❑ The Volunteers in Police Service (VIPS) program.
- ❑ The Medical Reserve Corps program.
- ❑ The Fire Corps program.

What to Expect from FEMA Following a Disaster

A great way to be prepared in case of a disaster is insuring your home, family and personal property. In an area that has been declared a federal disaster the Federal Emergency Management Agency (FEMA) can offer limited assistance to households. However, it is critical to



understand what FEMA will and won't do. Again, appropriate insurance on property and assets is always your first level of protection following a disaster. After insurance and other options are exhausted, FEMA may offer some support. "FEMA assistance will not make people whole again but it can start them on the road to recovery," according to Lou Botta, a FEMA federal coordinating officer. FEMA provides taxpayer-financed disaster assistance, but it is not free or always available to all households. Following a disaster, if there are gaps in insurance, or no insurance at all, FEMA can provide assistance in the forms of grants or referral for low-interest loans from the U.S. Small Business Administration. But FEMA is not an insurance company with appropriate premiums for agreed-upon benefits. FEMA provides assistance only to meet essential needs. Accordingly, it helps to keep in mind these three disaster scenarios:

1. People who are fully insured will end the lengthy recovery process with a lifestyle similar to what they had before.
2. People who do not have full insurance, but qualify for U.S. Small Business Administration low-interest loans (for homes or businesses), will recover with a lifestyle similar to what they had before.
3. People who do not qualify for a loan and do not have insurance will benefit from tax-funded grant programs, but will not end up with the lifestyle they had before. They will have safe, secure housing, but not all the amenities they were used to prior to the disaster.

For households in a federally declared disaster, recovery should start with a call to FEMA's registration number at 1-800-621-3362 or by registering with FEMA at www.fema.gov. A registration number will be provided during the call and follow-up materials will arrive by mail. Always keep records of steps taken, agreements reached and receipts received.